

transmitting data required for payment from the base telecommunication station to the mobile radio device;

asking a user, at the mobile radio device, for confirmation for the payment;

5 initiating a payment operation, via the mobile radio device, by transmitting payment instruction data upon the confirmation for the payment; and

transmitting acknowledgement data for the payment operation to the base telecommunication station via at least one of the mobile radio device and a telecommunication device of one of a financial institution and a bill issuer.

10

23. A method for paying for goods and services as claimed in claim 22, wherein the step of initiating a payment of operation includes the mobile radio device communicating directly with a telecommunication device of a financial institution.

15

24. A method for paying for goods and services as claimed in claim 22, wherein the step of initiating a payment operation includes the mobile radio device transmitting the payment instruction data to the base telecommunication station, and the base telecommunication station transmitting the payment instruction data to a telecommunication device of a financial institution via a landline network connection.

20

25. A method for paying for goods and services as claimed in claim 22, the method further comprising the step of:

25 converting, via the mobile radio device, the data received from the base telecommunication station into a format which is suitable for a payment operation before transmission.

FILED: 190200
A 8 Cont.

26. A method for paying for goods and services as claimed in claim 22, the method further comprising the step of:

authenticating the user of the mobile radio device before the step of initiating the payment operation.

5

27. A method for paying for goods and services as claimed in claim 26, wherein the user is authenticated via at least one of a personal identification number entry and biometric features.

10 28. A method for paying for goods and services as claimed in claim
22, wherein an electronic cash register transmits the data required for payment to
the base telecommunication station.

29. A method for paying for goods and services as claimed in claim
15 22, the method further comprising the steps of:

transmitting, via the base telecommunication station, a key generated in one of the base telecommunication station and an associated unit to the mobile radio device;

transmitting the key, via the mobile radio device, to the
20 telecommunication device of one of a financial institution and a bill issuer; and
transmitting the key to the base telecommunication station by the
telecommunication device of one of the financial institution and the bill issuer.

30. A method for paying for goods and services as claimed in claim
25 29, wherein the key is used at least on particular transmission paths to encrypt
data which is to be transmitted.

31. A method for paying for goods and services as claimed in claim 22, the method further comprising the step of:

writing at least some of the data required for payment to a short message memory of the mobile radio device as a readable short message, a sender telephone number entered being the telephone number of a telecommunication device of one of a financial institution and a bill issuer.

5

32. A method for paying for goods and services as claimed in claim 31, the method further comprising the step of:

automatically transmitting a short message containing data required for payment to the telecommunication device of one of the financial institution and the bill issuer after the short message has been read and after appropriate confirmation by the user.

10

33. A method for paying for goods and services as claimed in claim 22, wherein the mobile radio device and the telecommunication device of one of a financial institution and a bill issuer communicate on the basis of a mobile radio standard.

15

34. A method for paying for goods and services as claimed in claim 8, the method further comprising the steps of:

20

comparing the transmitted key with a key stored in one of the base telecommunication station and an associated unit; and

providing at least one of goods and services upon a successful comparison between the transmitted key and the key stored.

25

35. A method for paying for goods and services as claimed in claim 29, wherein the key is transmitted together with at least one of data required for the payment operation and acknowledgement data for the payment operation.

30

36. A method for paying for goods and services as claimed in claim 22, wherein the data required for payment includes at least one of a sum of money

which is to be paid, a name for the goods to be paid for, a name for the service to be paid for, a recipients account number, a bank sort code, a purpose of use, a customer

5 37. A system for securely paying for goods and services, comprising:
 a base telecommunication station having a radio device for transmitting
data required for payment to a mobile radio device and for receiving data from the
mobile radio device; and

 the mobile radio device which includes a reception device for receiving
10 the data transmitted by the base telecommunication station, an interrogation
device connected to the reception device for requesting confirmation for the
payment, and a transmission device connected to the interrogation device for
transmitting data for at least one of initiating a payment operation and
transmitting acknowledgement data for the payment operation to the base
15 telecommunication station.

 38. A system for securely paying for goods and services as claimed in
claim 37, wherein the mobile radio device further includes a conversion device,
connected to the reception device, for converting the data received into a format
20 which is suitable for a payment operation.

 39. A system for securely paying for goods and services as claimed in
claim 37, the system further comprising:
 an electronic cash register connected to the base telecommunication
25 station, the electronic cash register designed to transmit the data required for
payment to the base telecommunication station.

 40. A system for securely paying for goods and services as claimed in
claim 37, further comprising:

Page 13 of 13
A8 cont.